

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
MICHAEL KOZLOWSKI § Case No. 16-15612  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Miriam R. Stein, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 19,565.00 (Without deducting any secured claims)	Assets Exempt: 7,725.00
Total Distributions to Claimants: 310,790.92	Claims Discharged Without Payment: 132,159.96
Total Expenses of Administration: 44,209.08	

3) Total gross receipts of \$ 355,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 355,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 282,580.00	\$ 310,569.63	\$ 310,569.63	\$ 310,569.63
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	44,209.08	44,209.08	44,209.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	25,325.05	25,325.05	221.29
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	91,561.00	89,176.20	89,176.20	0.00
<b>TOTAL DISBURSEMENTS</b>	\$ 374,141.00	\$ 469,279.96	\$ 469,279.96	\$ 355,000.00

4) This case was originally filed under chapter 7 on 05/06/2016 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/09/2017 By: /s/Miriam R. Stein

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
7280 LAS PLUMAS LN TUJUNGA CA 91042-0000 LOS ANGELES	1110-000	355,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 355,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Santander Consumer USA, Po Box 961275 Fort Worth, TX 76161		9,590.00	NA	NA	0.00
	Ume Federal Credit U, 3000 W Magnolia Blvd Burbank, CA 91505		8,188.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BANK OF AMERICA	4110-000	264,802.00	310,569.63	310,569.63	310,569.63
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 282,580.00</b>	<b>\$ 310,569.63</b>	<b>\$ 310,569.63</b>	<b>\$ 310,569.63</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Miriam R. Stein	2100-000	NA	11,500.00	11,500.00	11,500.00
Closing Costs/Survey	2500-000	NA	4,776.02	4,776.02	4,776.02
Associated Bank	2600-000	NA	80.09	80.09	80.09
Taxes/Pro-Rations	2820-000	NA	472.32	472.32	472.32
Zane L. Zielinski	3210-000	NA	5,300.00	5,300.00	5,300.00
Zane L. Zielinski	3220-000	NA	300.15	300.15	300.15
Alan D. Lasko & Associates P. C.	3410-000	NA	1,746.70	1,746.70	1,746.70
Alan D. Lasko & Associates P. C.	3420-000	NA	33.80	33.80	33.80
Berkshire Hathaway HomeServices Real Estate	3510-000	NA	11,500.00	11,500.00	11,500.00
COLDWELL BANKER	3510-000	NA	8,500.00	8,500.00	8,500.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 44,209.08</b>	<b>\$ 44,209.08</b>	<b>\$ 44,209.08</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
3	FRANCHISE TAX BOARD	5800-000	NA	3,386.90	3,386.90	29.59
1	INTERNAL REVENUE SERVICE	5800-000	NA	21,938.15	21,938.15	191.70
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 25,325.05</b>	<b>\$ 25,325.05</b>	<b>\$ 221.29</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Cbe Group, 131 Tower Park Dri Waterloo, IA 50704		102.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	CAPITAL ONE BANK (USA), N.A.	7100-000	459.00	618.52	618.52	0.00
1A	INTERNAL REVENUE SERVICE	7100-000	91,000.00	87,710.95	87,710.95	0.00
3A	FRANCHISE TAX BOARD	7200-000	NA	846.73	846.73	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 91,561.00</b>	<b>\$ 89,176.20</b>	<b>\$ 89,176.20</b>	<b>\$ 0.00</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 16-15612 JPC Judge: Jacqueline P. Cox Trustee Name: Miriam R. Stein  
Case Name: MICHAEL KOZLOWSKI Date Filed (f) or Converted (c): 05/06/2016 (f)  
341(a) Meeting Date: 06/09/2016  
For Period Ending: 11/09/2017 Claims Bar Date: 09/15/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 7280 LAS PLUMAS LN TUJUNGA CA 91042-0000 LOS ANGELES	359,000.00	359,000.00		355,000.00	FA
2. 1999 BMW 325I MILEAGE: 187,000	925.00	925.00		0.00	FA
3. 2008 DODGE RAM 1500 MILEAGE: 28000	11,065.00	11,065.00		0.00	FA
4. BED, DRESSER, 2 NIGHT STANDS, SOFA, LOVE SEAT, RECLINER, COF	1,000.00	500.00		0.00	FA
5. PATIO SET , BARBEQUE GRILL, LAWNMOWER, AND POWER TOOLS	200.00	0.00		0.00	FA
6. 55" FLATSCREEN TV, HOME DESKTOP COMPUTER, PLAYSTATION 3, HOM	300.00	0.00		0.00	FA
7. HOCKEY STICK, HOCKEY SKATES, HOCKEY HELMET, HOCKEY PADS	150.00	0.00		0.00	FA
8. HYDROPONIC EQUIPMENT	800.00	0.00		0.00	FA
9. 9 MM BERETTA	400.00	50.00		0.00	FA
10. NECESSARY WEARING APPAREL AND SHOES.	250.00	0.00		0.00	FA
11. WELLS FARGO	700.00	0.00		0.00	FA
12. WELLS FARGO	50.00	0.00		0.00	FA
13. TD WATERHOUSE	450.00	0.00		0.00	FA
14. EMPLOYER - 401K	2,000.00	0.00		0.00	FA
15. BOAT - EBBTIDE CAMPIONE 2000	9,000.00	812.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$386,290.00	\$372,352.00	\$355,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor's property in CA sold on 1/31/17 for \$359K. All assets are fully administered. Trustee preparing final tax return.

Exhibit 8

RE PROP # 3 -- DEBTOR REAFFIRMED CAR - 9/19/16

RE PROP # 15 -- REAFFIRMED BY DEBTOR - 12/6/16.

Initial Projected Date of Final Report (TFR): 12/30/2016

Current Projected Date of Final Report (TFR): 08/15/2017



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-15612  
Case Name: MICHAEL KOZLOWSKI

Trustee Name: Miriam R. Stein  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8796  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8614  
For Period Ending: 11/09/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/06/17		Escrow Time, Inc. 8315C Foothill Blvd. Sunland, CA 91040	Sale of Debtor's real estate		\$19,182.03		\$19,182.03
			Gross Receipts \$355,000.00				
		Berkshire Hathaway HomeServices Real Estate	Brokers Commission (\$11,500.00)	3510-000			
		COLDWELL BANKER	Brokers Commission (\$8,500.00)	3510-000			
		Taxes/Pro-Rations	Real Estate Taxes (\$472.32)	2820-000			
		BANK OF AMERICA	Mortgage (\$310,569.63)	4110-000			
		Closing Costs/Survey	Closing Costs (\$4,776.02)	2500-000			
	1		7280 LAS PLUMAS LN TUJUNGA CA 91042-0000 LOS ANGELES \$355,000.00	1110-000			
03/23/17	101	ZANE L. ZIELINSKI THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. CICERO AVENUE, SUITE 201 CHICAGO, IL 60646	Professional Fees Approved by Court			\$5,600.15	\$13,581.88
		Zane L. Zielinski	(\$5,300.00)	3210-000			
		Zane L. Zielinski	(\$300.15)	3220-000			
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$21.00	\$13,560.88
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.51	\$13,541.37
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.13	\$13,521.24

Page Subtotals:

\$19,182.03

\$5,660.79

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FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-15612  
Case Name: MICHAEL KOZLOWSKI

Trustee Name: Miriam R. Stein  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8796  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8614  
For Period Ending: 11/09/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.45	\$13,501.79
09/14/17	102	Miriam R. Stein 30 South Wacker Drive Suite 2600 Chicago, IL 60606	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$11,500.00	\$2,001.79
09/14/17	103	Alan D. Lasko & Associates P. C. 205 W. Randolph Street, Suite 1150 Chicago, IL 60606	Distribution			\$1,780.50	\$221.29
		Alan D. Lasko & Associates P. C.	Final distribution representing a payment of 100.00 % per court order. (\$1,746.70)	3410-000			
		Alan D. Lasko & Associates P. C.	Final distribution representing a payment of 100.00 % per court order. (\$33.80)	3420-000			
09/14/17	104	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346	Final distribution to claim 1 representing a payment of 0.87 % per court order.	5800-000		\$191.70	\$29.59
09/14/17	105	FRANCHISE TAX BOARD BANKRUPTCY SECTION MS A340 FRANCHISE TAX BOARD PO BOX 2952 SACRAMENTO, CA 95812-2952	Final distribution to claim 3 representing a payment of 0.87 % per court order.	5800-000		\$29.59	\$0.00

COLUMN TOTALS	\$19,182.03	\$19,182.03
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$19,182.03	\$19,182.03
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$19,182.03	\$19,182.03

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8796 - Checking	\$19,182.03	\$19,182.03	\$0.00
	\$19,182.03	\$19,182.03	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$335,817.97		
Total Net Deposits:	\$19,182.03		
Total Gross Receipts:	\$355,000.00		

Page Subtotals:

\$0.00

\$0.00